

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL D. HAER
BRENDA L. HAER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-70293 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/22/2015 and confirmed on 8/7/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		76,569.54
Less Refunds to Debtor	525.33	
TOTAL AMOUNT OF PLAN FUND		76,044.21

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,900.00	
Trustee Fee	3,221.29	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,121.29

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 8999	0.00	34,531.73	0.00	34,531.73
	LAKEVIEW LOAN SERVICING LLC Acct: 8999	23.62	23.62	0.00	23.62
	SPRINGLEAF FUNDING TRUST 2013-B** Acct: 9169	2,001.62	2,001.62	233.73	2,235.35
					36,790.70

Priority					
	JEFFREY W ROSS ESQ Acct:	0.00	0.00	0.00	0.00
	MICHAEL D. HAER Acct:	0.00	0.00	0.00	0.00
	MICHAEL D. HAER Acct:	296.54	296.54	0.00	0.00
	MICHAEL D. HAER Acct:	228.79	228.79	0.00	0.00
	HAROLD SHEPLEY & ASSOC LLC* Acct:	1,900.00	1,900.00	0.00	0.00
	JON MCKECHNIE ESQ++ Acct:	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	FIRST PEOPLES COMMUNITY BANK Acct: 0002	0.00	0.00	0.00	0.00
	FIRST NATIONAL BANK OF PA** Acct: 9561	0.00	0.00	0.00	0.00
	AAS DEBT RECOVERY INC/AMERICAN AC Acct: 9509	0.00	0.00	0.00	0.00
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 8664	4,730.25	4,195.63	0.00	4,195.63
	JPMORGAN CHASE BANK NA Acct: 4907	0.00	0.00	0.00	0.00
	ECAST SETTLEMENT CORP	3,754.57	3,330.23	0.00	3,330.23

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4719				
	CKS FINANCIAL	0.00	0.00	0.00	0.00
	Acct: 0387				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: AE2A				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: NHK1				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 8367				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 6138				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 7508				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 9669				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 8867				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 4089				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 4079				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 4094				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 3593				
	DISCOVER BANK(*)	3,772.67	3,346.28	0.00	3,346.28
	Acct: 1962				
	FIRST CONSUMER DISCOUNT COMPANY	0.00	0.00	0.00	0.00
	Acct: 8901				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 6220				
	FIRST NATIONAL BANK OF PA(*)	910.21	807.34	0.00	807.34
	Acct: 8745				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: 1415				
	PRA RECEIVABLES MANAGEMENT LLC - ,	1,675.86	1,486.45	0.00	1,486.45
	Acct: 6702				
	GINNYS	0.00	0.00	0.00	0.00
	Acct: 8630				
	AMERICAN INFOSOURCE LP AGENT - MIE	658.66	584.22	0.00	584.22
	Acct: 7027				
	AMERICAN INFOSOURCE LP AGENT - MIE	11,535.83	10,232.04	0.00	10,232.04
	Acct: 4314				
	AMERICAN INFOSOURCE LP AGENT - MIE	4,056.71	3,598.21	0.00	3,598.21
	Acct: 0499				
	AMERICAN INFOSOURCE LP AGENT - MIE	2,772.78	2,459.40	0.00	2,459.40
	Acct: 7481				
	AMERICAN INFOSOURCE LP AGENT - MIE	2,470.69	2,191.45	0.00	2,191.45
	Acct: 2877				
	AMERICAN INFOSOURCE LP AGENT - MIE	488.13	432.96	0.00	432.96
	Acct: 6440				
	PRA RECEIVABLES MANAGEMENT LLC - ,	1,407.01	1,247.99	0.00	1,247.99
	Acct: 3730				
	SPRINGLEAF FINANCIAL SERVICES INC(*)	0.00	0.00	0.00	0.00
	Acct: 9169				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 7665				
	THE AFFILIATED GROUP	0.00	0.00	0.00	0.00
	Acct: 3137				
	CR CONTROL	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXXXXXXXXXXX9554				
	AMERICAN INFOSOURCE LP AGENT FOR	248.05	220.02	0.00	220.02
	Acct: 3922				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 3531				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					34,132.22
TOTAL PAID TO CREDITORS					70,922.92
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		2,025.24			
UNSECURED		38,481.42			

Date: 07/29/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL D. HAER
BRENDA L. HAER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-70293 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael D. Haer
 Brenda L. Haer
 Debtors

Case No. 15-70293-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: msch
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Jul 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2020.

db/jdb
 14032620 +Michael D. Haer, Brenda L. Haer, 305 Salisbury Street, Meyersdale, PA 15552-1415
 14032621 +1st Peoples Community, P.O. Box 1377, Cumberland, MD 21501-1377
 14032622 +AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
 14032625 +Bernard C. John, Esq., AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
 14032625 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citicards Cbna, Centralized Bankruptcy Department, P.O. Box 20363, Kansas City, MO 64195)
 14032627 Collection Service Center, Inc., 839 5th Avenue, P.O. Box 560, New Kensington, PA 15068-0560
 14071792 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 14032630 +First Consumer Discount Company, 67 Erie Avenue, P.O. Box 566, Saint Marys, PA 15857-0566
 14032631 +First National Bank of Pennsylvania, c/o AAS Debt Recovery Inc., 2526 Monroeville Blvd., Monroeville, PA 15146-2358
 14032632 +First National Bank of Pennsylvania, 1 FNB Blvd., Hermitage, PA 16148-3363
 14032633 First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3487
 14032634 +First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
 14032635 +Fredmeyers/cbna, P.O. Box 2017, Elgin, IL 60121-2017
 14048799 +Lakeview Loan Servicing, LLC, M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288
 14032642 +Springleaf, Richland Square, 1397 Eisenhower Blvd., Suite 100, Johnstown, PA 15904-3267
 14032647 +Unknown Creditor, 2410 Broad Avenue, Altoona, PA 16601-1940

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14066097 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 31 2020 05:26:48
 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 14039333 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 31 2020 05:26:48
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 14032623 +E-mail/Text: bankruptcy@cavps.com Jul 31 2020 05:04:49 Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
 14035194 +E-mail/Text: bankruptcy@cavps.com Jul 31 2020 05:04:49 Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
 14032626 +E-mail/Text: jsanders@cksfin.com Jul 31 2020 05:03:54 Cks Financial, 505 Independence Parkway St., Chesapeake, VA 23320-5178
 14032628 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 31 2020 05:04:54 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14032629 E-mail/Text: mrdiscen@discover.com Jul 31 2020 05:02:49 Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850
 14037655 E-mail/Text: mrdiscen@discover.com Jul 31 2020 05:02:49 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14032636 E-mail/Text: bankruptcy@sccompanies.com Jul 31 2020 05:05:35 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364
 14032624 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 31 2020 05:10:59 Chase Bank USA, NA, P.O. Box 15298, Wilmington, DE 19850
 14032638 E-mail/Text: camanagement@mtb.com Jul 31 2020 05:03:16 M&T Bank, Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288
 14032637 E-mail/Text: camanagement@mtb.com Jul 31 2020 05:03:16 M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
 14032639 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 31 2020 05:04:17 Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 14032640 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 31 2020 05:04:17 Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 14032641 +E-mail/PDF: cbp@onemainfinancial.com Jul 31 2020 05:10:42 OneMain Financial, P.O. Box 499, Hanover, MD 21076-0499
 14094680 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 31 2020 05:09:24 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14047106 E-mail/PDF: cbp@onemainfinancial.com Jul 31 2020 05:10:43 SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
 14032644 E-mail/PDF: cbp@onemainfinancial.com Jul 31 2020 05:10:43 Springleaf Financial Services, 1450 Scalp Avenue, Suite 120, Johnstown, PA 15904
 14032643 E-mail/PDF: cbp@onemainfinancial.com Jul 31 2020 05:08:51 Springleaf Financial Services, P.O. Box 742536, Cincinnati, OH 45274-2536
 14032645 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2020 05:10:54 Synch/ashley Homestore, 950 Forrer Boulevard, Dayton, OH 45420-1469
 14032646 +E-mail/Text: csrnm@thecmigroup.com Jul 31 2020 05:05:26 The Affiliated Group I, P.O. Box 7739, Rochester, MN 55903-7739
 14032648 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Jul 31 2020 05:02:31 Verizon, 500 Technology Drive, Suite 30, Weldon Spring, MO 63304-2225
 14032649 +E-mail/Text: bnc-bluestem@quantum3group.com Jul 31 2020 05:05:05 Webbank/Fingerhut, 6250 Ridgewood Plaza, Saint Cloud, MN 56303-0820

TOTAL: 23

District/off: 0315-7

User: msch
Form ID: pdf900

Page 2 of 2
Total Noticed: 39

Date Rcvd: Jul 30, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
cr* +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC
andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Jeffrey Wayne Ross on behalf of Debtor Michael D. Haer jross@shepleylaw.com,
jeffreywross@hotmail.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Jeffrey Wayne Ross on behalf of Joint Debtor Brenda L. Haer jross@shepleylaw.com,
jeffreywross@hotmail.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Jon A. McKechnie on behalf of Joint Debtor Brenda L. Haer jmckechnie@shepleylaw.com,
bk@shepleylaw.com
Jon A. McKechnie on behalf of Debtor Michael D. Haer jmckechnie@shepleylaw.com,
bk@shepleylaw.com
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9